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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

Residential Accredit Loans Inc.  
Exact Name of Registrant as Specified in Charter

0000949493  
Registrant CIK Number

FOR 11-22-04  
Current Report on Form 8-K Series 2004-QR1  
Electronic Report, Schedule or Registration Statement  
of Which the Documents Are a Part (give period of report)

333-107959  
SEC File Number of Registration Statement

Name of Person Filing the Document  
(if Other than the Registrant)

PROCESSED

NOV 24 2004 E

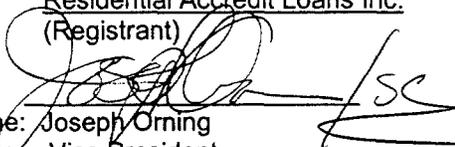
SIGNATURES

THOMSON  
FINANCIAL

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 19th day of November 2004.

Residential Accredit Loans Inc.  
(Registrant)

By:   
Name: Joseph Orning  
Title: Vice President

Filings Made by Person Other Than the Registrant:

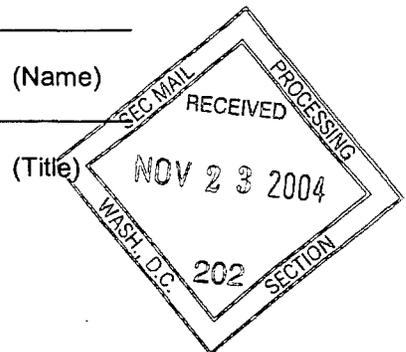
After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_, 2004, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_

(Name)

\_\_\_\_\_

(Title)



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Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

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# RALIQR1 AI

Bond Description	
Name:	RALIQR1 AI
Cusip:	5.250000 %
Coupon:	N/A
Formula:	\$163,387,000.00
Orig. Balance:	1.00000000
Factor:	10/01/2004
Current Cap:	N/A
Current Floor:	N/A
Cur. Balance:	\$163,387,000.00
Coll. Type:	WL
Orig. Balance:	\$212,904,629.93
Net Coupon:	6.168054 %
Gross Coupon:	6.482257 %
Svc Fee:	0.314203 %
Orig. Term:	360 mos
Current WAM:	358 mos
Current Age:	2 mos
WAVG Loansize:	\$0.00
PAC Bands:	
Settlement Date:	11/30/2004
Issue Date:	10/01/2004
First Pay Date:	11/25/2004
Maturity Date:	n/a
Days Delay:	24

Curve type: Static CMO Price -> Yield Sensitivity Table

Price	25		50		100		150		200		NULL	NULL	NULL	NULL
	PPC	PPC	PPC	PPC	PPC	PPC	PPC	PPC	PPC	PPC				
101.25000	5.06	4.94	4.65	4.34	4.01									
101.37500	5.04	4.91	4.60	4.27	3.92									
101.50000	5.02	4.88	4.55	4.19	3.82									
101.62500	5.00	4.85	4.50	4.12	3.72									
101.75000	4.99	4.82	4.45	4.04	3.62									
101.87500	4.97	4.79	4.40	3.97	3.52									
102.00000	4.95	4.76	4.34	3.90	3.42									
102.12500	4.93	4.74	4.29	3.82	3.32									
102.25000	4.91	4.71	4.24	3.75	3.23									
WAL	8.96	5.30	2.71	1.79	1.31									
Mod. Dur	6.50	4.31	2.43	1.66	1.24									
Spread	99.7	132.1	145.9	128.8	102.5									
First Date	12/25/04	12/25/04	12/25/04	12/25/04	12/25/04									
Last Date	07/25/26	03/25/19	01/25/12	06/25/09	02/25/08									

AVG	1 mo	3 mo	6 mo	9 mo	12 mo	Life
CPR						

1 mo	2 mo	3 mo	4 mo	5 mo	6 mo	7 mo	8 mo	9 mo	10 mo	11 mo	12 mo

COB: 11/18/2004	3 Month	6 Month	1 Year	2 Year	3 Year	5 Year	10 Year	30 Year
OnTR Yld	2.041	2.261	2.521	2.799	3.044	3.471	4.227	4.914
OnTR Spd	2.172	2.315	2.481	2.812/381	3.049/40	3.460/41	4.127/42	4.838/56
OnTR Price	99-15	98-27+	103-04+	99-13	99-27+	100-06	101-00	107-29+

CAP VOLS (years)				SWAPTION VOLS (years)					
1	2	3	5	10	30	3 X 5	1 X 10	5 X 10	10 X 10
21.480	26.350	27.770	26.810	22.450	18.030	21.840	20.430	16.400	12.090

Price-2	
Call	No

Prepay	Turnover	Turnover	Refi Val	Refi Shift	Burnout	Burnout	Lockin	Lockin	Refi	Refi	Collateral	Term
Knobs	Level	Ramp			Severity	Tuning	Rate	Rate	Ramp	Ramp	Version	Override
Settings	0	0	0	0	0	0	0	0	0	0	50	DEFAULT

1 Mo L	3 Mo L	11 Cof	Prime
2.130	2.330	1.931	5.000

15Mig	30Mig	FN5.5Dec	FN5.0Dec
5.127	5.279	101-17+	99-10+

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